

**UPDATE:** The Patient Protection and Affordable Care Act also required the creation of an informative website for consumers, which is now available at <http://www.healthcare.gov/>.

On March 23, 2010, President Barack Obama signed into law historic health care legislation. The Patient Protection and Affordable Care Act will make health care affordable for the middle class, provide security for seniors, and guarantee access to health insurance for the uninsured - while reducing the federal deficit by billions of dollars.

In New York's 28th district, the President's health care reform bill will:

- Improve coverage for 338,000 residents with health insurance.
- Give tax credits and other assistance to up to 180,000 families and 12,700 small businesses to help them afford coverage.
- Improve Medicare for 107,000 beneficiaries, including closing the donut hole.
- Extend coverage to 22,000 uninsured residents.
- Guarantee that 7,600 residents with pre-existing conditions can obtain coverage.
- Protect 1,000 families from bankruptcy due to unaffordable health care costs.
- Allow 57,000 young adults to obtain coverage on their parents' insurance plans.
- Provide millions of dollars in new funding for 42 community health centers.
- Reduce the cost of uncompensated care for hospitals and other health care providers by \$149 million annually.

### Improving Coverage If You've Got Insurance

For the 338,000 residents of the 28th district who already have insurance, health care reform will bring long-overdue improvements and protection from insurance company abuses. It will also ensure that 80 cents of every dollar you spend on your health care premium goes to patient care, not insurance company overhead.

## **You Can Keep What You Have**

The President and Congress promised the American people that if you like your doctor you can keep him or her. If you like your plan you can keep it.

## **An End to Caps In Coverage**

Many people don't realize that they've got a lifetime or a yearly cap on their insurance plans – until they bump against it. I've heard from constituents who paid their premiums for years only to be told after a serious head trauma, or developing cancer that they couldn't get the care they needed. Worse yet, some preexisting conditions leave them uninsurable. This practice is egregious and it ends with this bill.

## **Providing Security to You and Your Family**

Insurance companies will no longer be allowed to drop individuals if they get sick, or deny care to patients with pre-existing conditions. Starting in September 2010, children will no longer be denied coverage due to pre-existing conditions and beginning in 2014, this protection is extended to adults. The days of denying coverage to someone with a pre-existing condition will soon be over.

## **Offering Free Preventative Services**

Under health care reform, preventative services such as mammograms, colonoscopies, and other tests are free. By the end of this year, anyone in a new plan and anyone in Medicare will receive preventative care procedures for free. Eventually this will extend to all health care plans.

## **Improving Care for Seniors**

Health care reform will dramatically improve the quality of health care services for seniors, reduce prescription drug costs, and improve access to preventative services.

### **Strengthening Medicare**

By encouraging doctors to improve coordination, Medicare subscribers will see an improvement in the quality of care through fewer errors, a reduction in duplicative tests, and less paperwork. The new law will also extend the solvency of Medicare by weeding out waste and achieving payment parity between traditional and private Medicare plans.

### **Closing the Donut Hole**

This bill closes the donut hole, the gap in coverage under Medicare Part D that forces seniors to cover drug costs out-of-pocket. Seniors who reach the donut hole in 2010 will receive a \$250 check to cover drug costs. In 2011 a 50% discount will be provided by drug companies. By the end of the decade the donut hole will close completely. An estimated 9,000 seniors in my district will save an average of \$700 in 2011 and more than \$3,000 in 2020.

### **Helping Early Retirees by Helping Employers**

Many people retire before the age of 65, forcing them to buy expensive insurance plans or go without coverage before Medicare benefits begin. Employers sometimes fill this gap but many companies can't afford this expense. Over the past 20 years the number of employers providing plans to retirees has fallen drastically – from 66% in 1988 to just 31% in 2008. Health care reform provides \$5 billion in financial assistance to employers to help them maintain coverage for early retirees 55 and older who are not yet eligible for Medicare. Beginning on June 21 of this year, this temporary program will fill the gap before the health insurance exchanges are established in 2014.

### **Making Medicare Advantage Fair**

Medicare Advantage plans were created in 2003 as an alternative to Medicare with the understanding that private insurance companies would provide better quality care at a lower cost. In truth the plans have been more expensive and there is no evidence quality has improved. Today, these companies are paid an average of 14% more than the traditional fee-for-service Medicare program. These overpayments drain the Medicare trust fund, raise premiums for all Medicare enrollees, and cost taxpayers \$12 billion a year. A key component of this reform is raising the quality of care in the Medicare Advantage system. In order to do this without hurting benefits, Medicare Advantage plans will receive bonuses for improving quality of care.

### **Easing Access To Health Insurance For Young Adults**

As some young adults struggle to establish themselves in new careers, they lose health insurance as they change jobs or take one that doesn't offer coverage. In fact, one-third of all uninsured Americans are young adults. Health care reform will now allow young adults to remain on their parent's health insurance until they turn 26, helping 57,000 young adults in my district.

### **Improvements for Young New Yorkers**

Although New York had better protections than most other states, this health care reform is still an improvement for New Yorkers 26 and younger. It allows them to stay on their parents' insurance as a dependent, which is significantly cheaper.

### **Helping Small Businesses Compete**

Employer-based coverage has been the backbone of our system for decades and that doesn't change under this bill. It is imperative that America maintain a healthy workforce if we want businesses to be competitive in the global marketplace. Small businesses need our help to provide employees with the health care they deserve.

### **Giving Small Businesses a Tax Break**

Over the next 10 years, health care reform will provide \$40 billion in tax credits to help small businesses provide health insurance to their employees. These tax credits will make coverage more affordable to both companies and employees by providing qualifying businesses with tax credits up to 35% of their premiums this year. In 2014, the tax credit will increase to 50%.

### **Getting the Best Value With the Health Insurance Exchange**

In 2014, small businesses will be able to enter the health insurance exchange - a program where insurers are compared side-by-side so you can find the best plan for your needs and budget. The exchanges and the competition they create will bring down costs and increase benefits.

### **Answering Your Questions**

As debate on health care reform unfolded, I heard from thousands of constituents on telephone town halls and paid close attention to the thousands more who wrote or called any of my offices. Here are answers to some of the most common questions I received:

*I'm concerned about spending in Washington. How can we cover 31 million more Americans and save money?*

Health care costs were draining our private and national budgets, and America was on an unsustainable path of deficits and red ink. Without reform, health care costs were expected to rise from 18 to 34% of our GDP by 2040. The non-partisan Congressional Budget Office said that health care reform will reduce the deficit by \$143 billion in the next 10 years and \$1.3 trillion in 20 years. The savings come from investments in preventative care to keep people well, encouraging competition among insurers and cracking down on waste, fraud and abuse.

*What is Congress doing to make sure that the health care system will have enough doctors and nurses nationwide?*

Expanding access and preventative care means we will need more Americans in health care professions. This bill invests in new training programs that will support primary care doctors, nurses and public health professionals. It will also invest in the National Health Service Corps, which provides scholarships and loan repayments to doctors and nurses who practice in underserved areas.

### Protecting Health Care For Veterans

Health care reform will not have any negative impact on the care our service members receive under TRICARE or through the Veterans Administration. The President and Congress have been clear that the health care programs for both the military and our veterans will not be undermined or compromised in any way by this health care reform legislation. I remain committed to ensuring that all of the men and women in our armed services receive the benefits and services they deserve. I am proud that this year's budget takes the first step toward increasing funding for the VA by \$25 billion during the next five years.

### Additional Resources

For more on how health care reform would benefit the 28th district, please [click here](#) .

[AARP has assembled information](#) about what the bill means for seniors.

Learn about the many [improvements the reconciliation bill makes to the Senate bill](#) .

The White House has [a helpful page dispelling many of the myths](#) that opponents have been spreading about health care reform. The White House also has a guide to [Health Reform by the Numbers](#) .

The House Energy and Commerce Committee has [two tools](#) to help you find out how reform will help you.

On March 11, [41 of the nation's leading economists – including three winners of the Nobel Prize - wrote in support of the legislation](#)